

Claims

What is claimed is:

1. A computerized method of managing employee benefits, comprising the steps of:
 - receiving employee benefit data for an insurance plan;
 - receiving employee data;
 - accepting desired modifications to said employee benefit data and/or said employee data;
 - storing said employee benefit data and/or said employee data;
 - dividing said employee benefit data and/or said employee data into categories;
 - formatting said employee benefit data and/or said employee data; and
 - displaying said formatted data.
2. The method as recited in claim 1 wherein said employee benefit categories are one or more members selected from the group consisting of: workers compensation insurance, medical insurance, dental insurance, vision insurance, prescription drug benefits, profit sharing plans, pension plans, and 401K plans.

3. The method as recited in claim 2 wherein said employee benefit data is divided into a worker's compensation insurance category and wherein said employee data comprises a worker's compensation claim by an employee.
4. The method as recited in claim 3 further comprising:
calculating a present settlement value for said worker's compensation claim; and
calculating projected medical expenses for said employee.
5. The method as recited in claim 4 further comprising:
providing an electronic worker's compensation settlement form for said worker's compensation claim.
6. The method as recited in claim 1 further comprising:
extracting desired portions of said stored employee benefit data and said stored employee data for use in other computerized applications.
7. The method as recited in claim 1 wherein said step of dividing said employee benefit data and/or said employee data into categories comprises:
defining categories of health conditions;
dividing said employee data according to medical claims due to said health conditions; and

determining the frequency of occurrence of medical claims in each health condition category.

8. The method as recited in claim 7 further comprising:
identifying employees at risk to file a medical claim based on one or more of said categorized health conditions; and
providing health care prevention services to said identified employees directed to said health condition.

9. The method as recited in claim 1 wherein said step of accepting desired modifications to said employee benefit data and/or said employee data comprises:
accepting modifications to said employee data wherein said employee data is employee insurance plan enrollment data.

10. The method as recited in claim 9 wherein said modification comprises a change in said employee's prescription benefit provider from a first prescription benefit provider to a second prescription benefit provider.

11. The method as recited in claim 10 wherein said first prescription benefit provider pays a claim after said modification of said prescription benefit provider to said second prescription benefit provider, said method further comprising:

transmitting said modifications to said enrollment data to said prescription benefit providers; and

remitting payment by said second prescription benefit provider to said first prescription benefit provider.

12. The method as recited in claim 1 wherein said step of dividing said employee benefit data and/or said employee data into categories comprises:

dividing said employee benefit data and said employee data for each covered employee.

13. The method as recited in claim 12 wherein the step of formatting said employee benefit data and/or said employee data comprises:

summarizing said employee benefit data and/or said employee data for each covered employee.

14. An electronic system for managing employee benefits, said system comprising:

a computing device and display;

means for receiving data for an insurance plan;

means for modifying said data;

means for categorizing said data;

means for storing said data;

means for formatting said data;

means for displaying said formatted data; and

means for transmitting said data.

15. The system as recited in claim 14 further comprising:

means for extracting desired data from said system; and

means for transmitting said extracted data among modules of said system.

16. The system as recited in claim 14 further comprising:

means for tabulating data for claims submitted by employees; and

means for detecting anomalies caused by fraud in said claims data.

17. The system as recited in claim 14 wherein said means for modifying said data comprises:

means for modifying employee insurance plan enrollment data;

means for transmitting said modified insurance plan enrollment data to a employee benefit provider.

18. The system as recited in claim 14 wherein said insurance plan is worker's compensation insurance.

19. The system as recited in claim 18 further comprising:

means for calculating a present value of an employee's worker's compensation claim;

means for projecting an employee's employee benefit usage for a period of time; and

wherein said means for formatting said data comprises a means for preparing a settlement form for said employee's worker's compensation claim.

20. The system as recited in claim 14 wherein said means for formatting said data comprises:

means for extracting employee benefit data for a single employee; and

means for summarizing said employee benefit data for said single employee.

21. The system as recited in claim 14 further comprising:

means for allowing employees to access said insurance plan data; and

means for allowing employees to modify aspects of their insurance plan.

22. A computer program product for use with a data processing system for managing employee benefits, said computer program product comprising:

a computer usable medium having computer readable program code

means embodied in said medium for receiving employee benefit data, said employee benefit data comprising one or more members selected from the group consisting of available insurance plan benefits, employee enrollment data, insurance plan benefit modifications, and insurance benefit claims by employees;

a computer usable medium having computer readable program code means embodied in said medium for receiving instructions for dividing said employee benefit data into categories; and

a computer usable medium having computer readable program code means embodied in said medium for extracting data having desired characteristics from said employee benefit data.

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